

Fig. 1

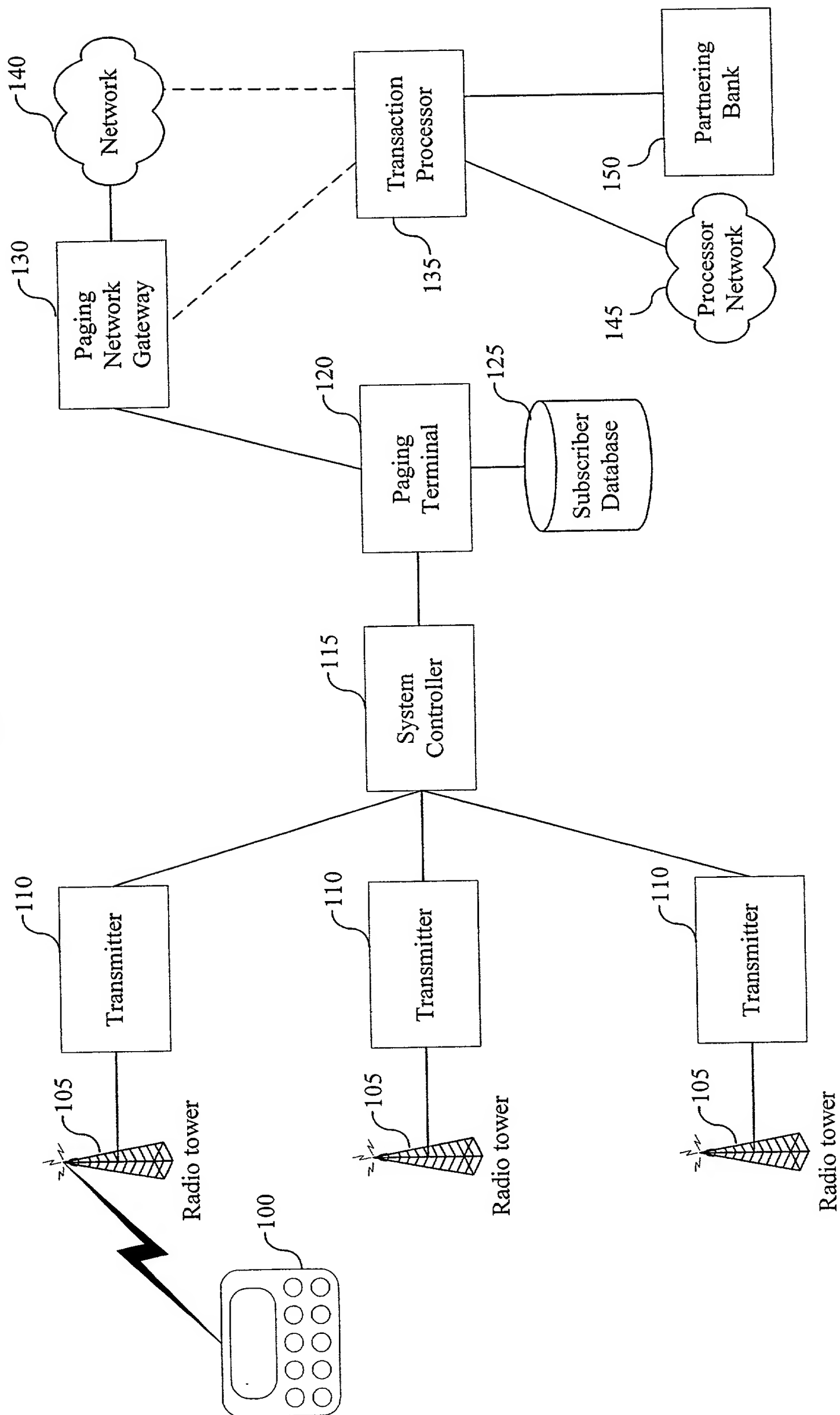


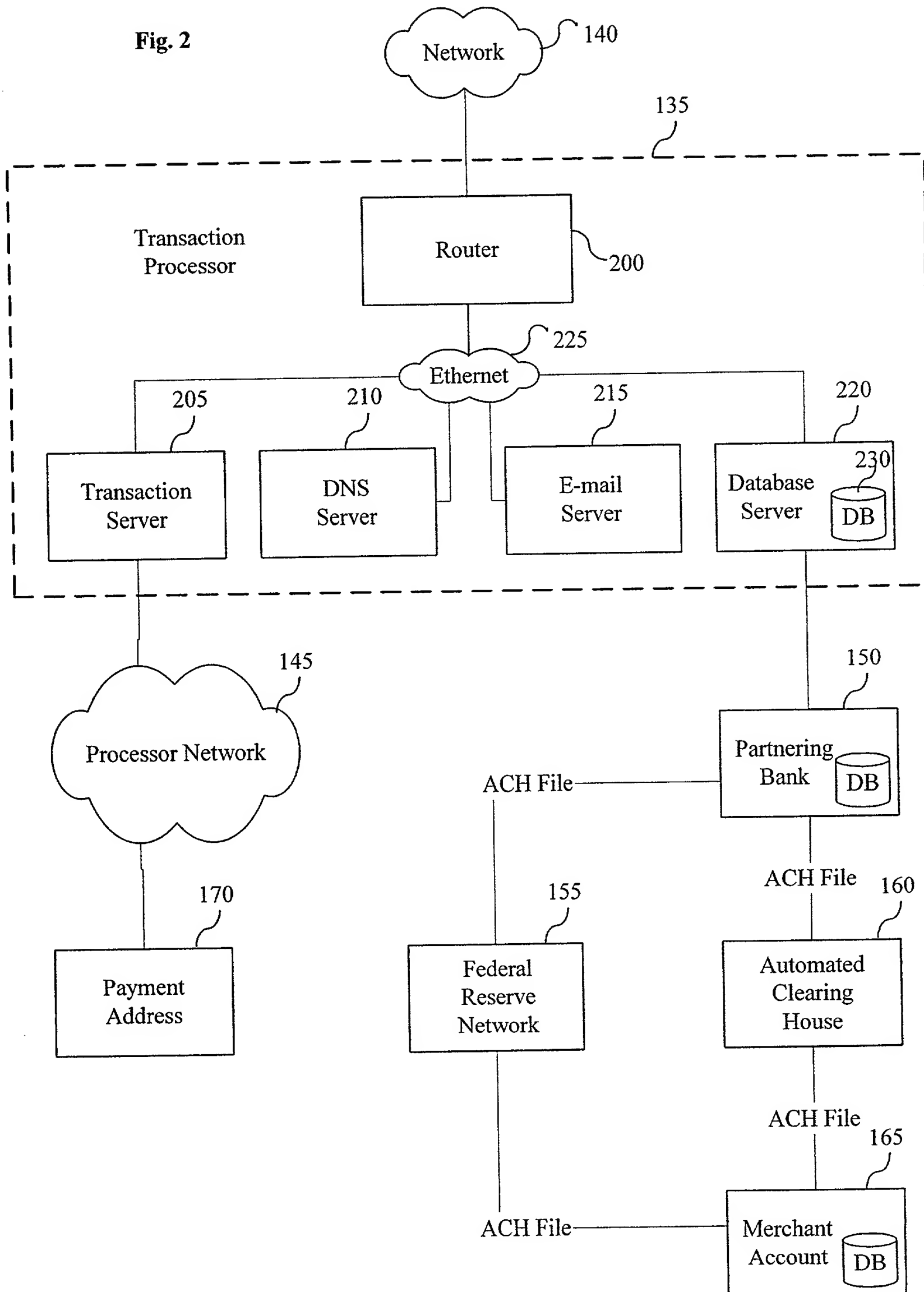
Fig. 2

Fig. 3 Relational Database 230

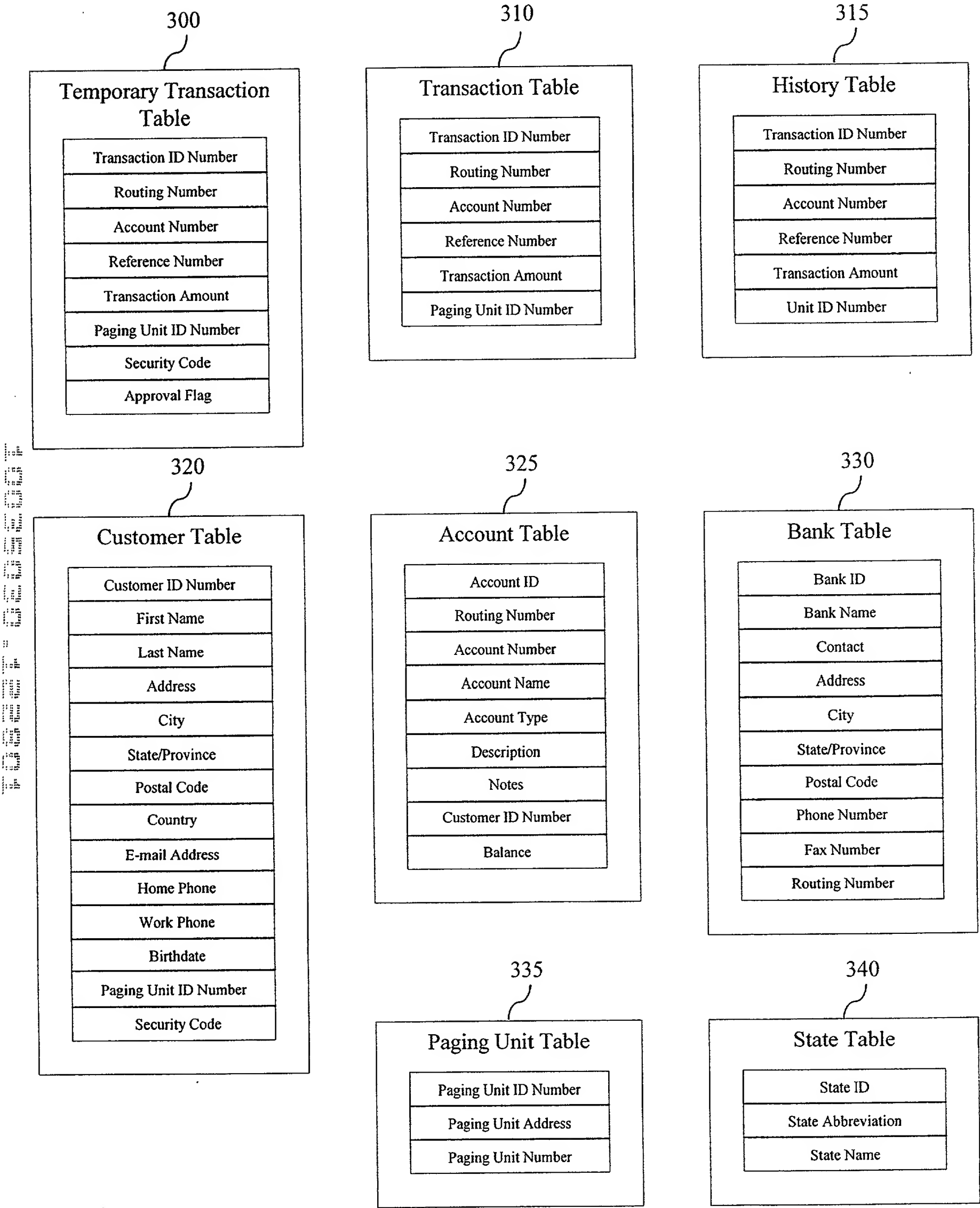


Fig. 4

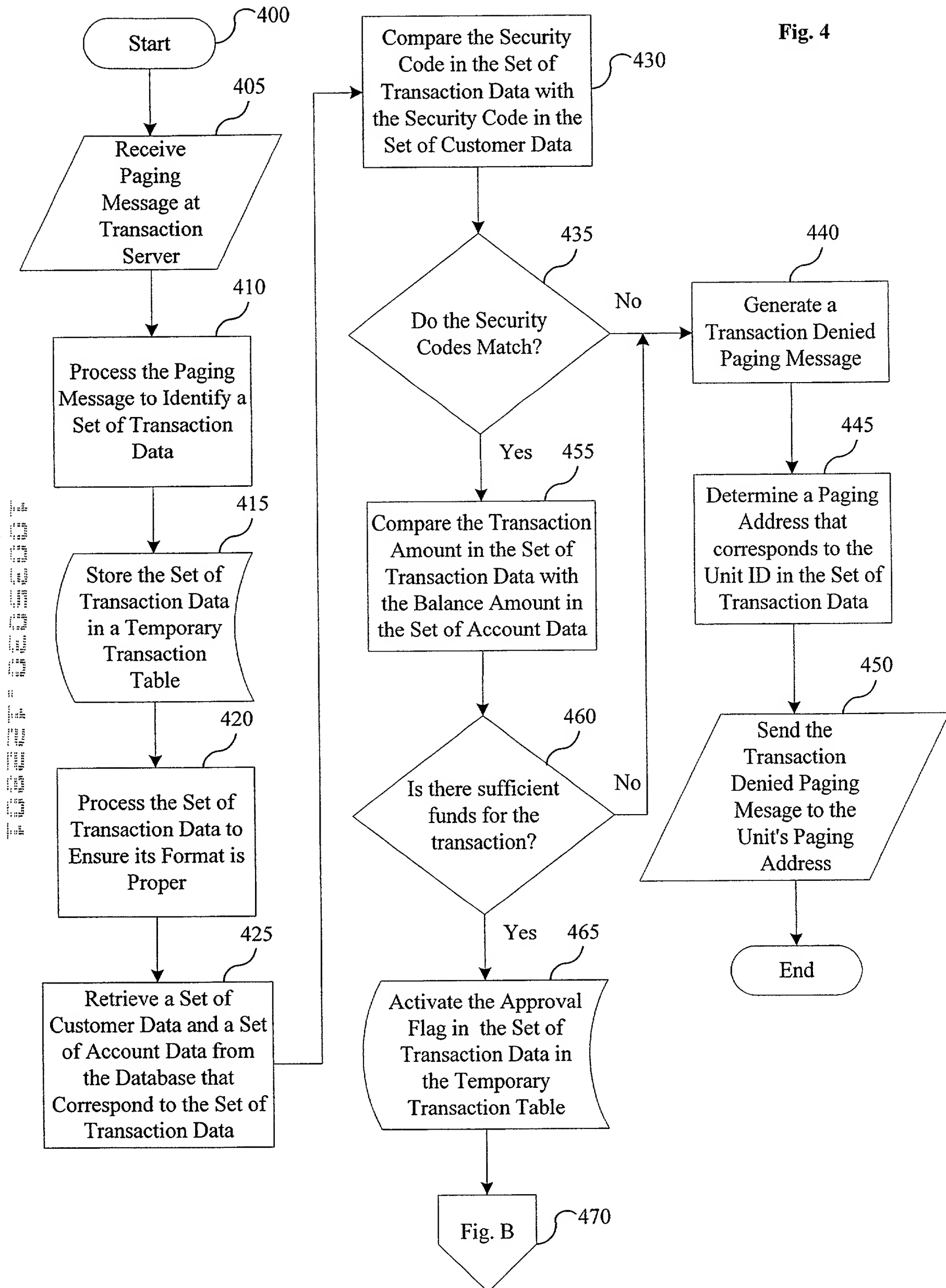


Fig. 5

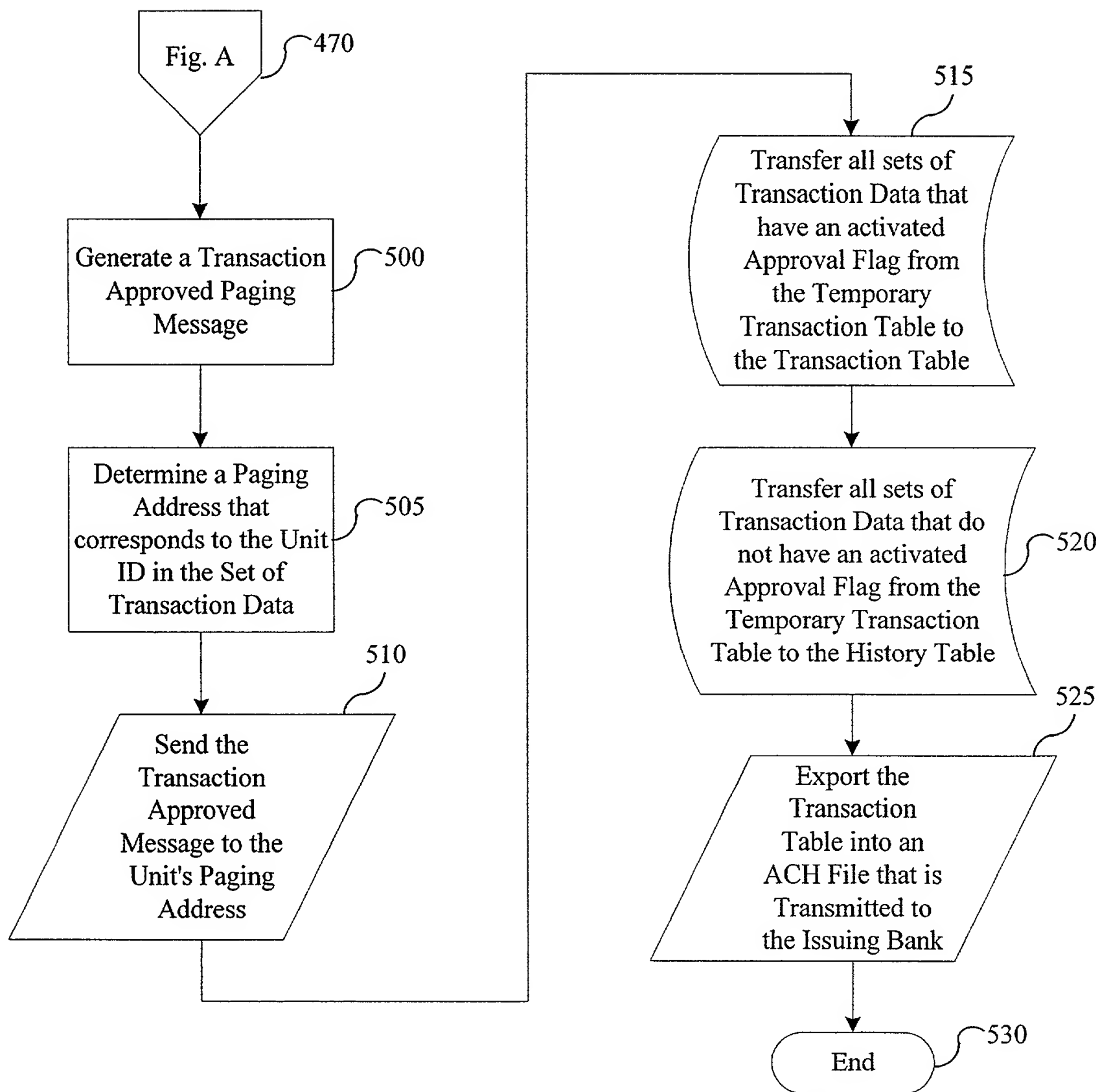


Fig. 6

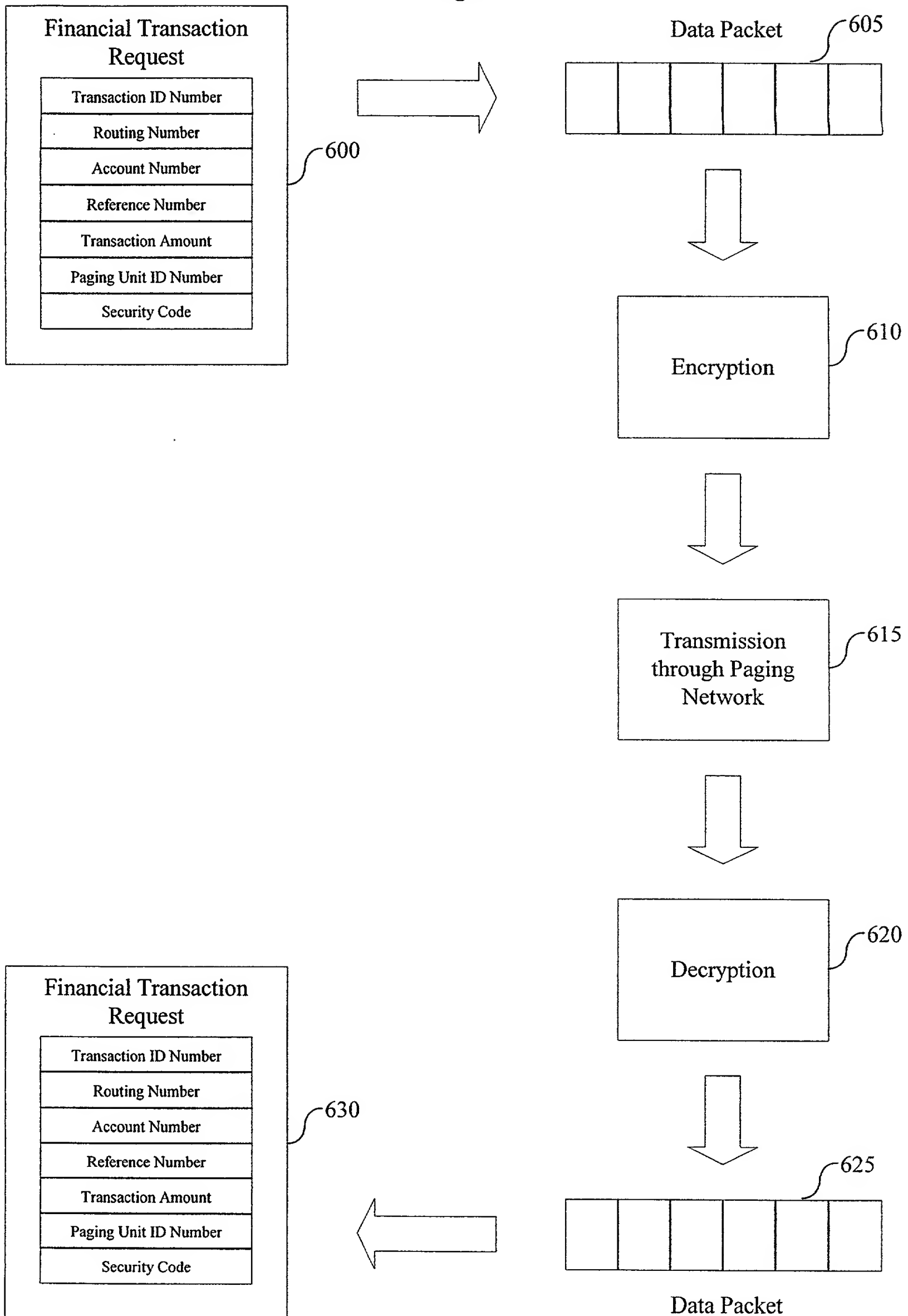


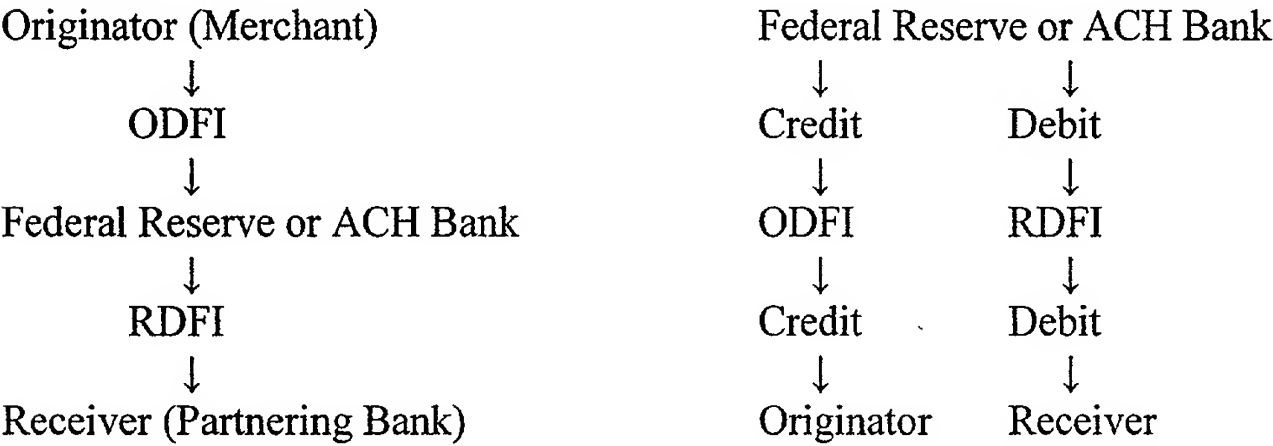
Fig. 7

ACH DEBITS

700

Day 1 ACH Files (Process Day)

Day 2 (Settlement Day) - \$ Money \$



ACH CREDITS

710

Day 1 ACH Files (Process Day)

Day 2 or Day 3 (Settlement Day) - \$ Money \$

